

ORIGINATOR-DRIVEN SYSTEM

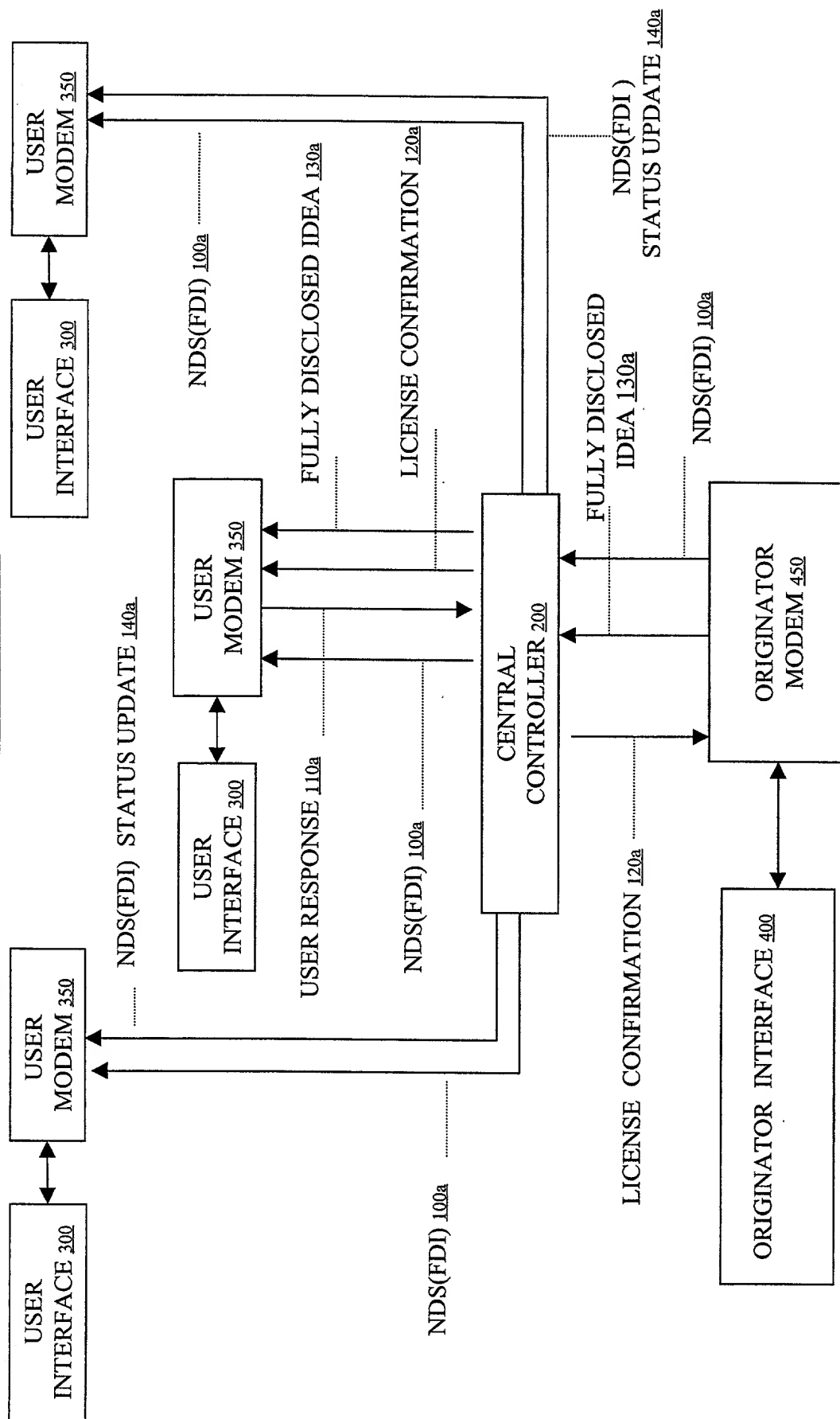


FIGURE 1a

USER-DRIVEN SYSTEM

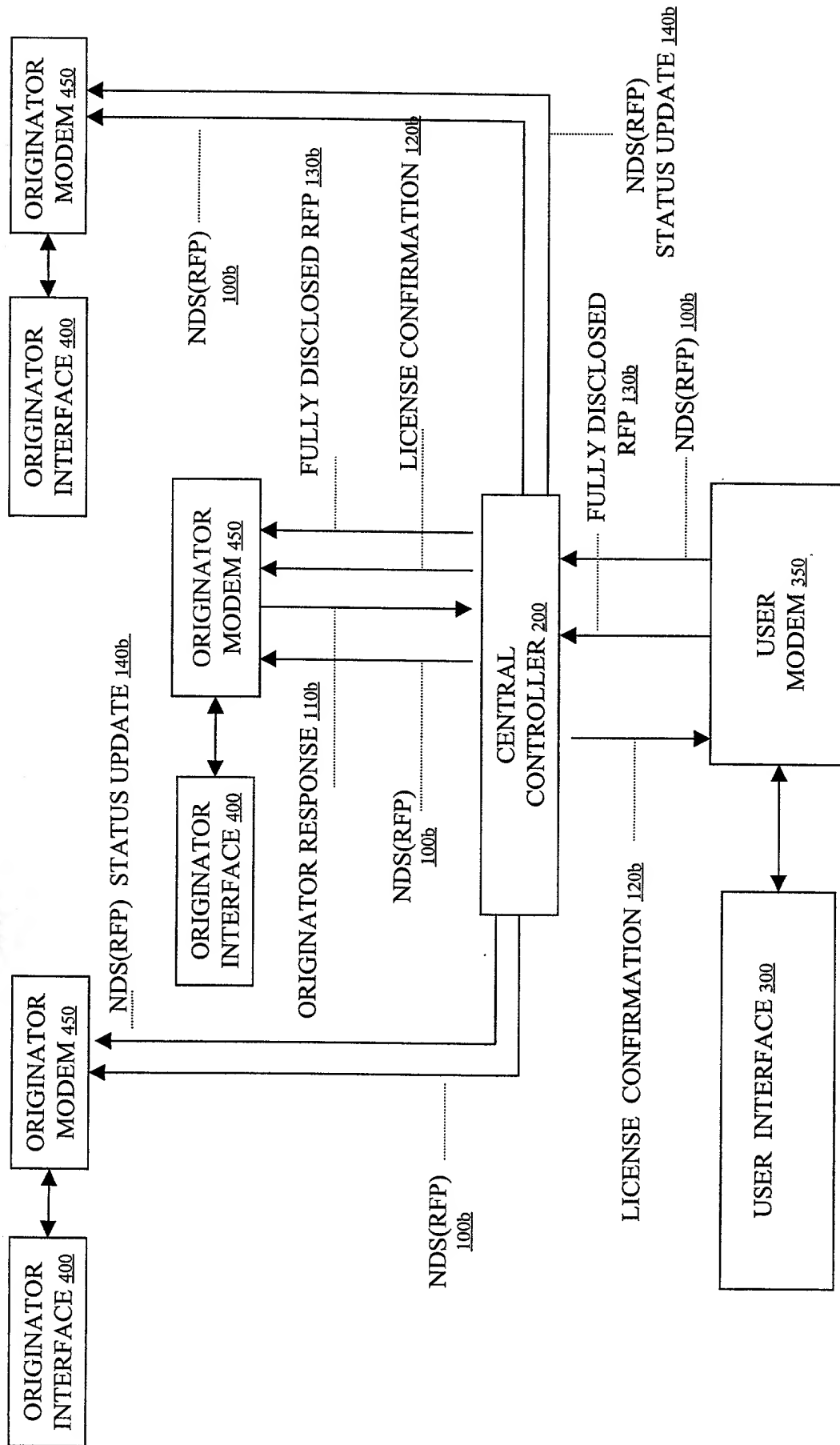


FIGURE 1b

FIG. 2 is a block diagram of a system for processing payment transactions. The system includes a central controller 200, a network interface 245, a CPU 205, a payment processor 230, a cryptographic processor 210, a RAM 215, a ROM 220, a clock 235, an operating system 240, and a data storage device 250. The CPU 205 is connected to the central controller 200, the network interface 245, the payment processor 230, the cryptographic processor 210, the RAM 215, the ROM 220, the clock 235, and the operating system 240. The payment processor 230 is connected to the CPU 205. The cryptographic processor 210 is connected to the CPU 205. The RAM 215 is connected to the CPU 205. The ROM 220 is connected to the CPU 205. The clock 235 is connected to the CPU 205. The operating system 240 is connected to the CPU 205. The data storage device 250 is connected to the CPU 205. The data storage device 250 includes a licence detail database 264, a payment database 265, a cryptographic key database 266, an audit database 267, a user account 268, an escrow account 269, an originator database 257, an originator response database 258, a user database 259, an NDS(FDI) database 260, an FDI database 261, a user response database 262, a license confirmation database 263, an FDI transfer agreement database 251, a submission agreement database 252, an RFP database 253, an originator response database 254, an originator account 255, and an NDS(RFP) database 256.

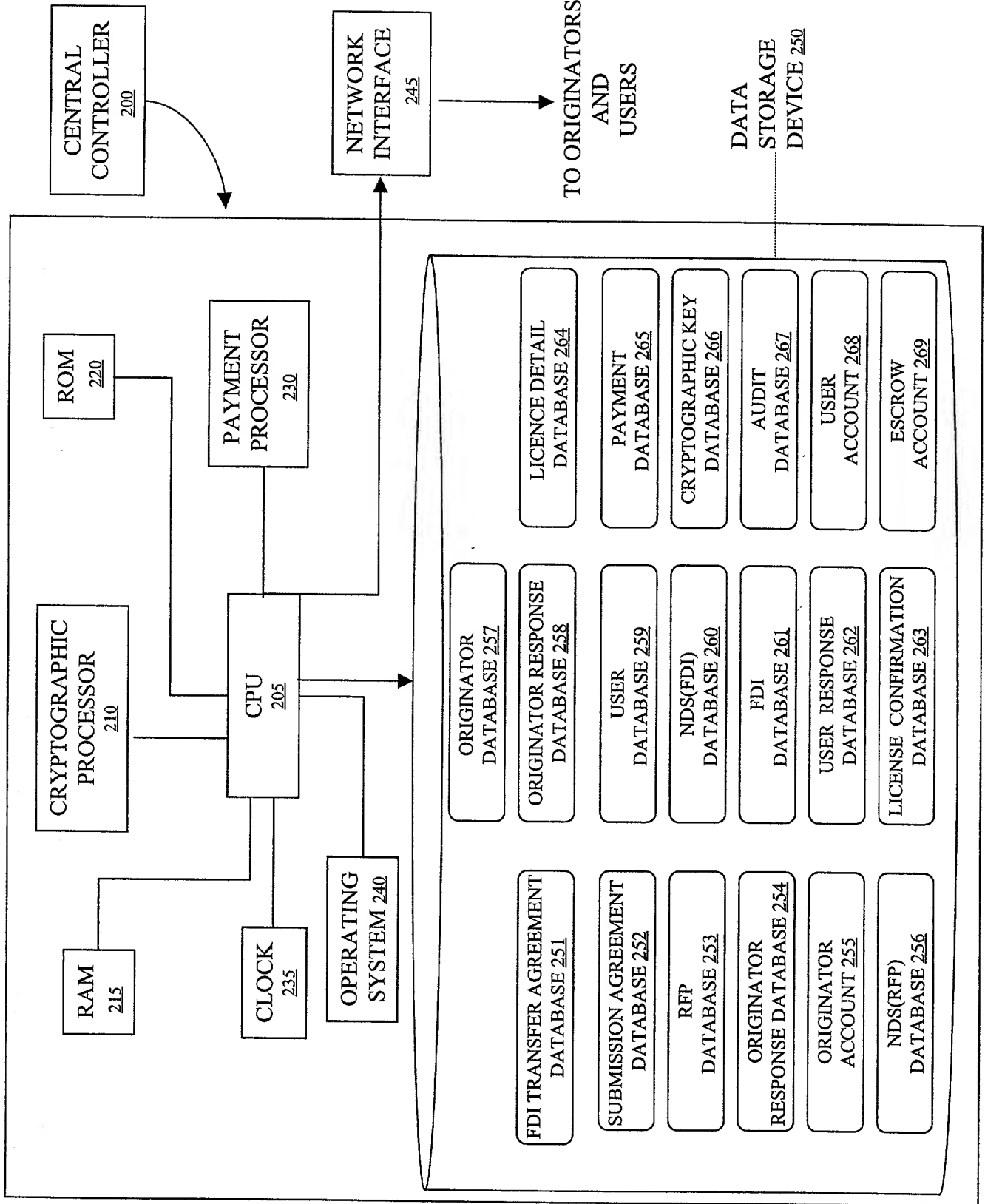


FIGURE 2

FIG. 3 is a block diagram of a system architecture. The system includes a CPU 305, a RAM 315, a ROM 320, a VIDEO DRIVER 325, a VIDEO MONITOR 330, a CLOCK 335, a CRYPTOGRAPHIC PROCESSOR 310, a PAYMENT PROCESSOR 340, an INPUT DEVICE 345, a BIOMETRIC DEVICE 355, a MODEM 350, and a TO CENTRAL CONTROLLER 200. The CPU 305 is connected to the RAM 315, ROM 320, VIDEO DRIVER 325, CLOCK 335, CRYPTOGRAPHIC PROCESSOR 310, and PAYMENT PROCESSOR 340. The VIDEO MONITOR 330 is connected to the VIDEO DRIVER 325. The INPUT DEVICE 345 and BIOMETRIC DEVICE 355 are connected to the CPU 305. The MODEM 350 is connected to the CPU 305 and the TO CENTRAL CONTROLLER 200. The TO CENTRAL CONTROLLER 200 is connected to the USER INTERFACE 300. The CPU 305 is also connected to a DATA STORAGE DEVICE 360, which contains a MESSAGE DATABASE 370 and an AUDIT DATABASE 380.

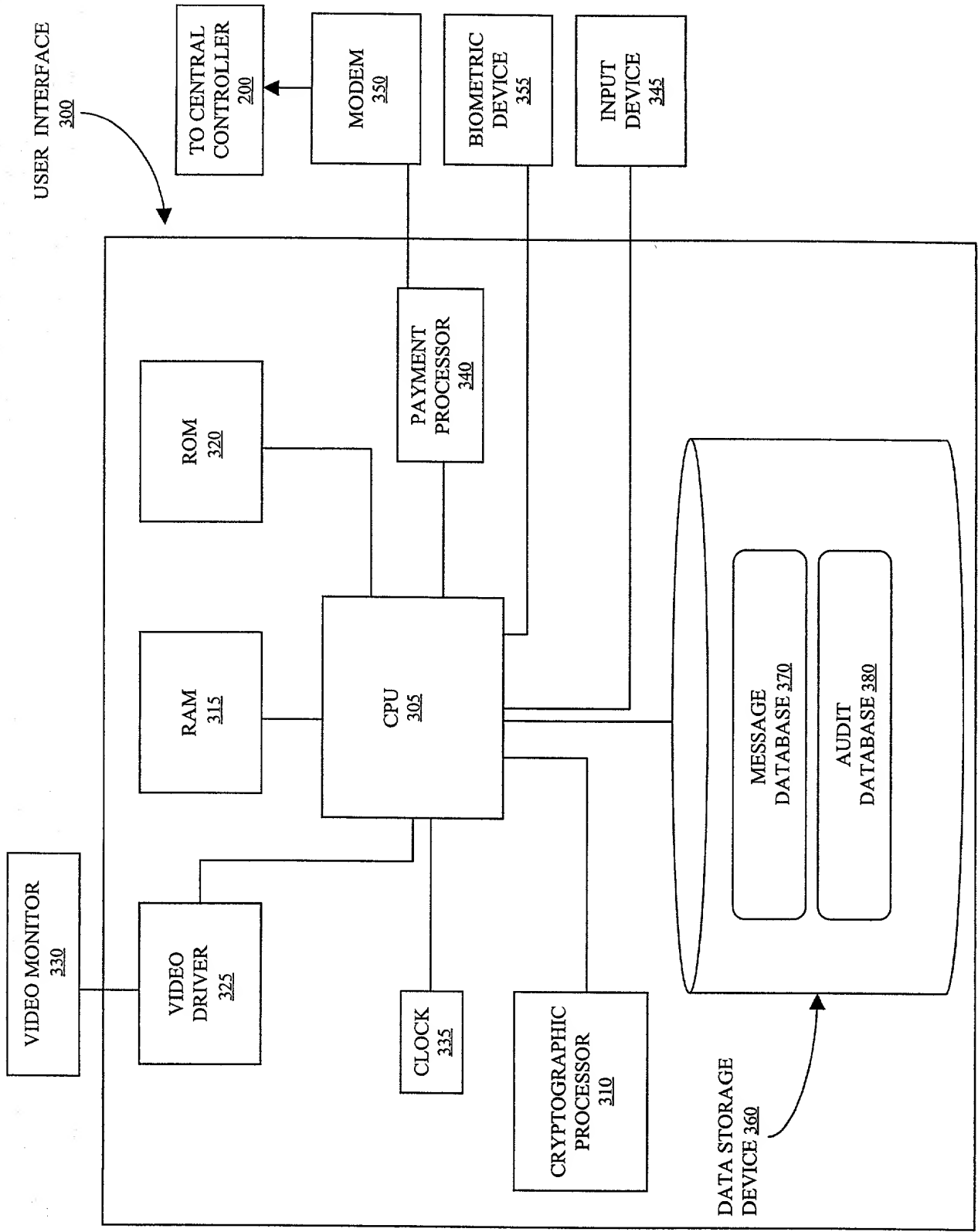


FIGURE 3

FIG. 4 is a block diagram of a system 400 in accordance with the present invention. The system 400 includes a video monitor 430, a video driver 425, a CPU 405, a RAM 415, a ROM 420, a payment processor 440, a clock 435, a cryptographic processor 410, a modem 450, a biometric device 455, an input device 445, and a data storage device 460. The system 400 is connected to a central controller 200 via a modem 450. The system 400 is also connected to a biometric device 455 and an input device 445. The system 400 is further connected to a data storage device 460, which includes a message database 470 and an audit database 480.

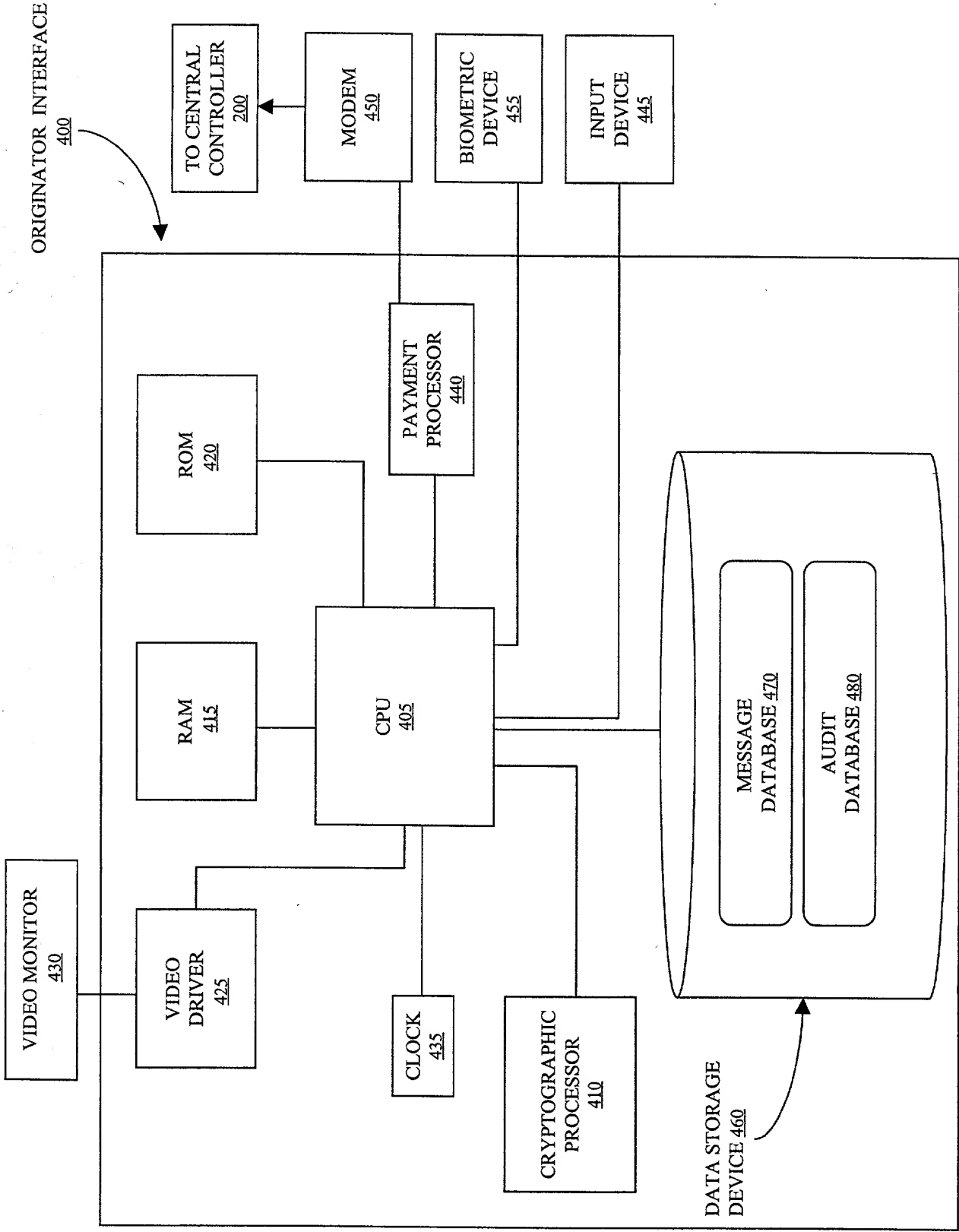


FIGURE 4

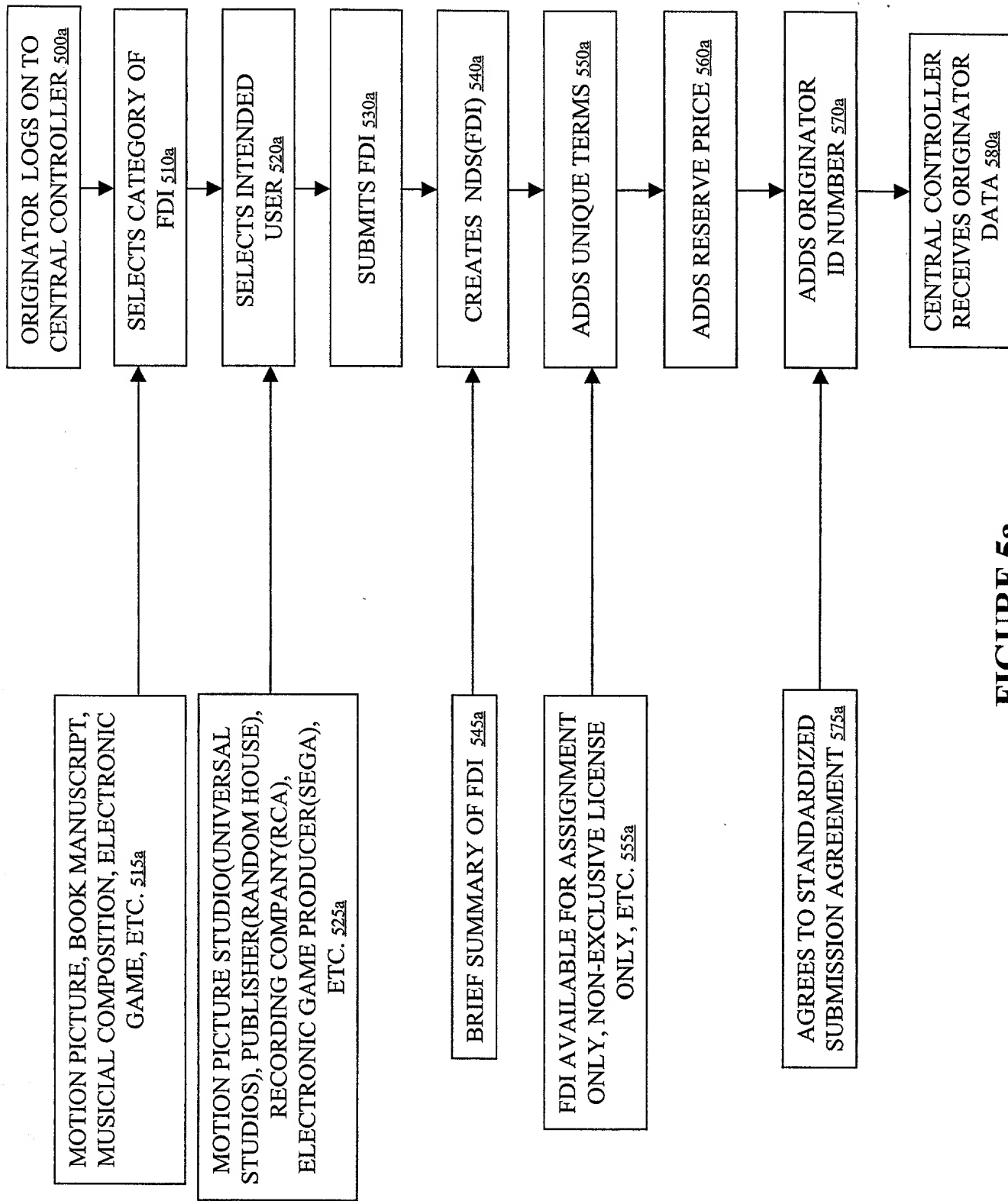


FIGURE 5a

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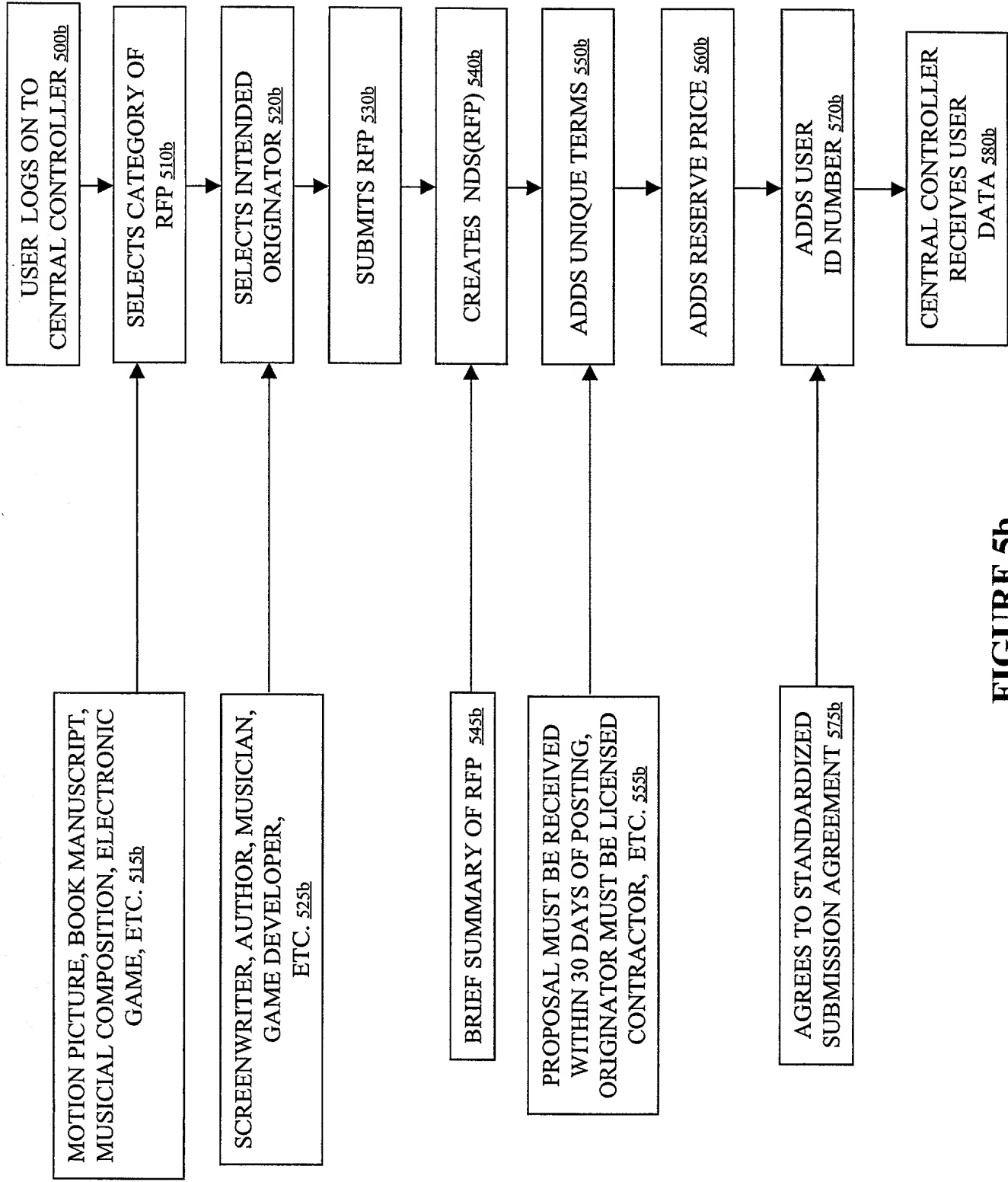


FIGURE 5b

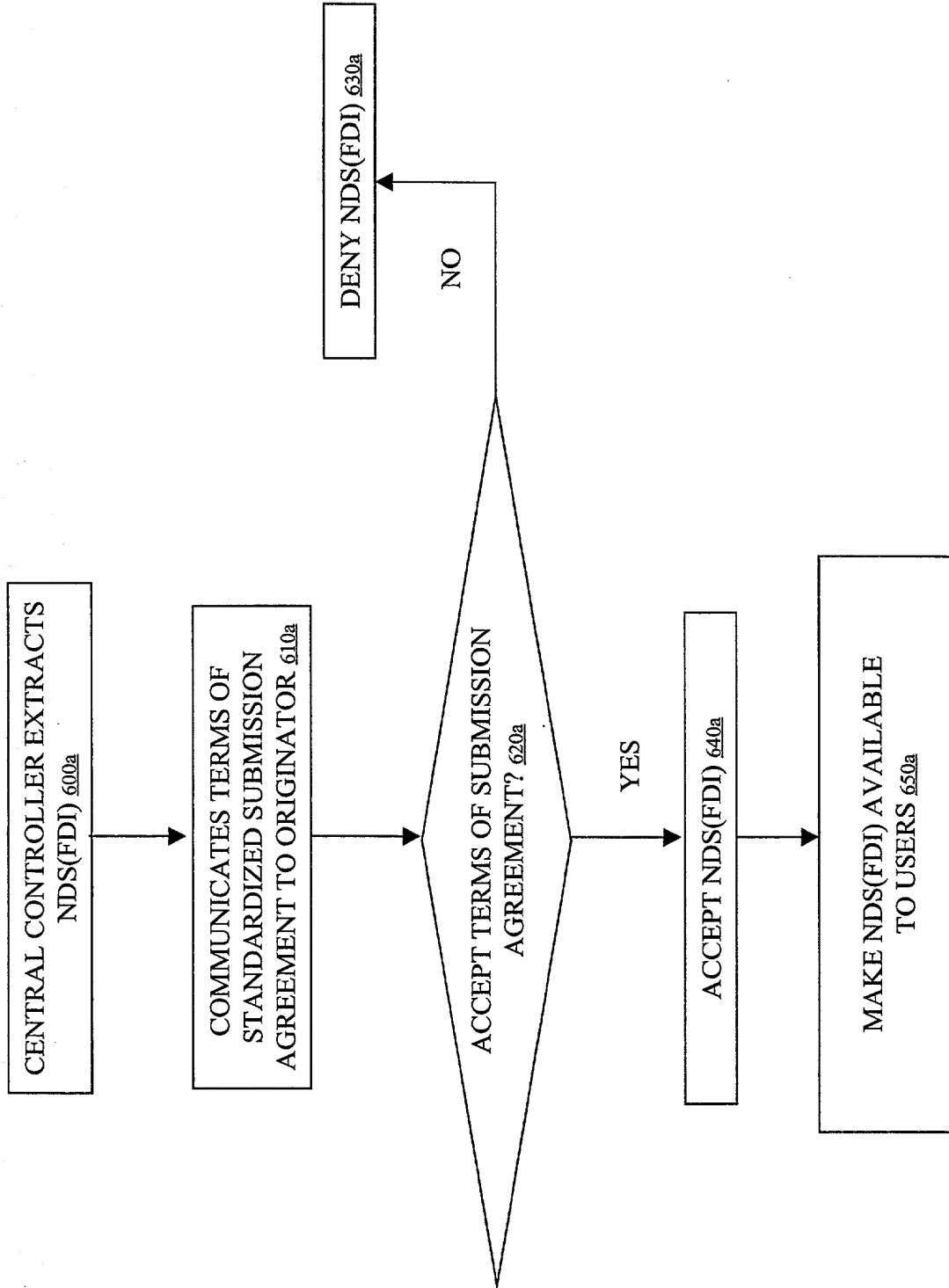


FIGURE 6a

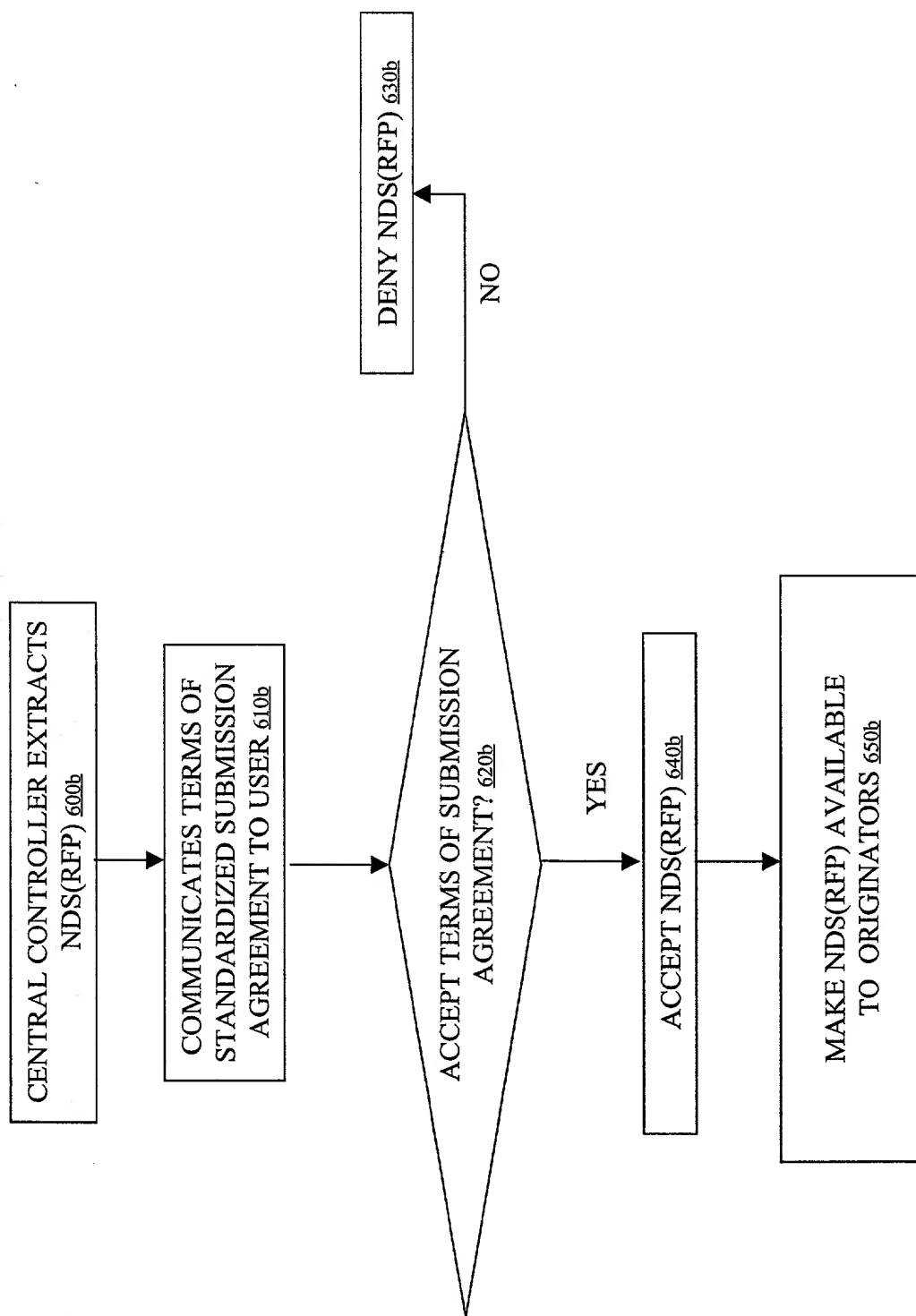


FIGURE 6b

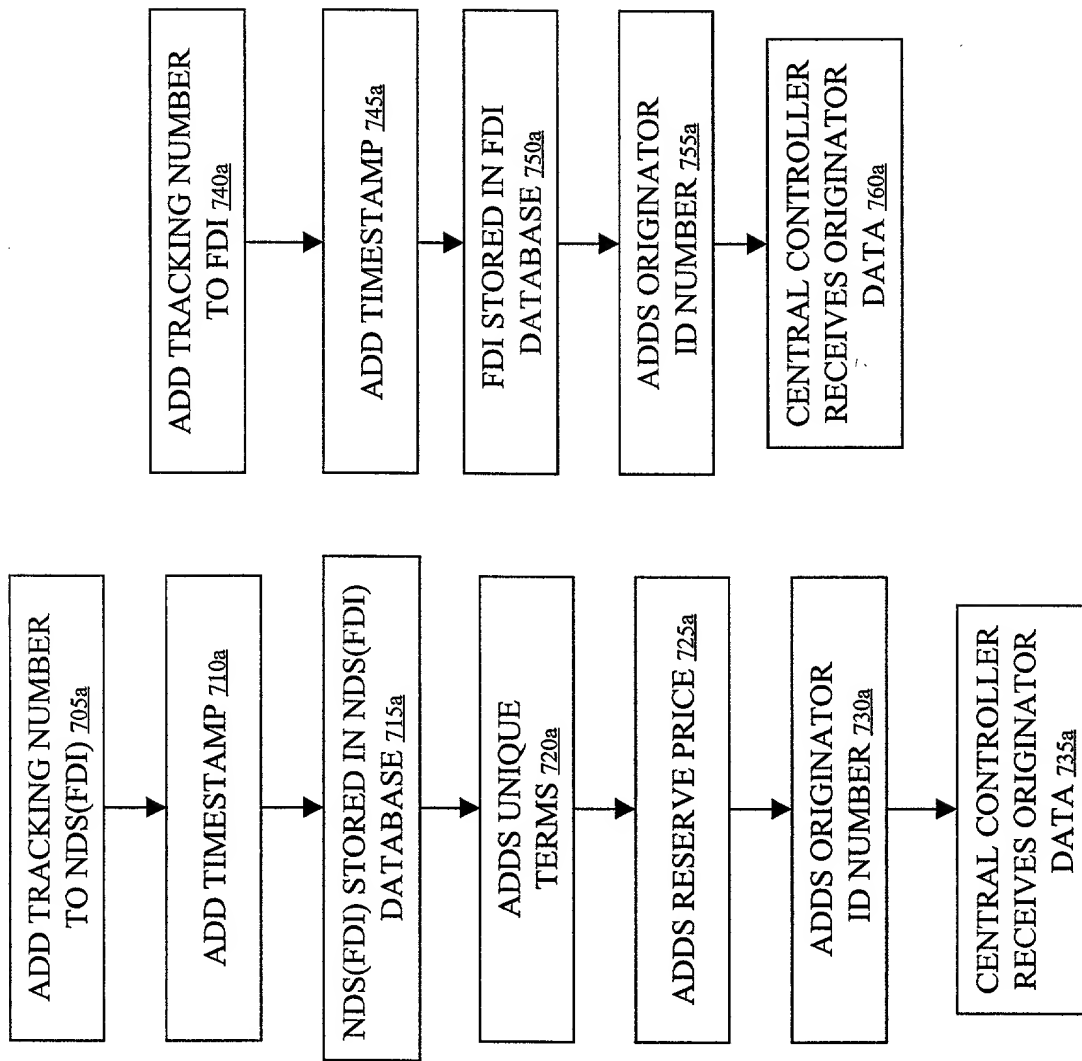


FIGURE 7a

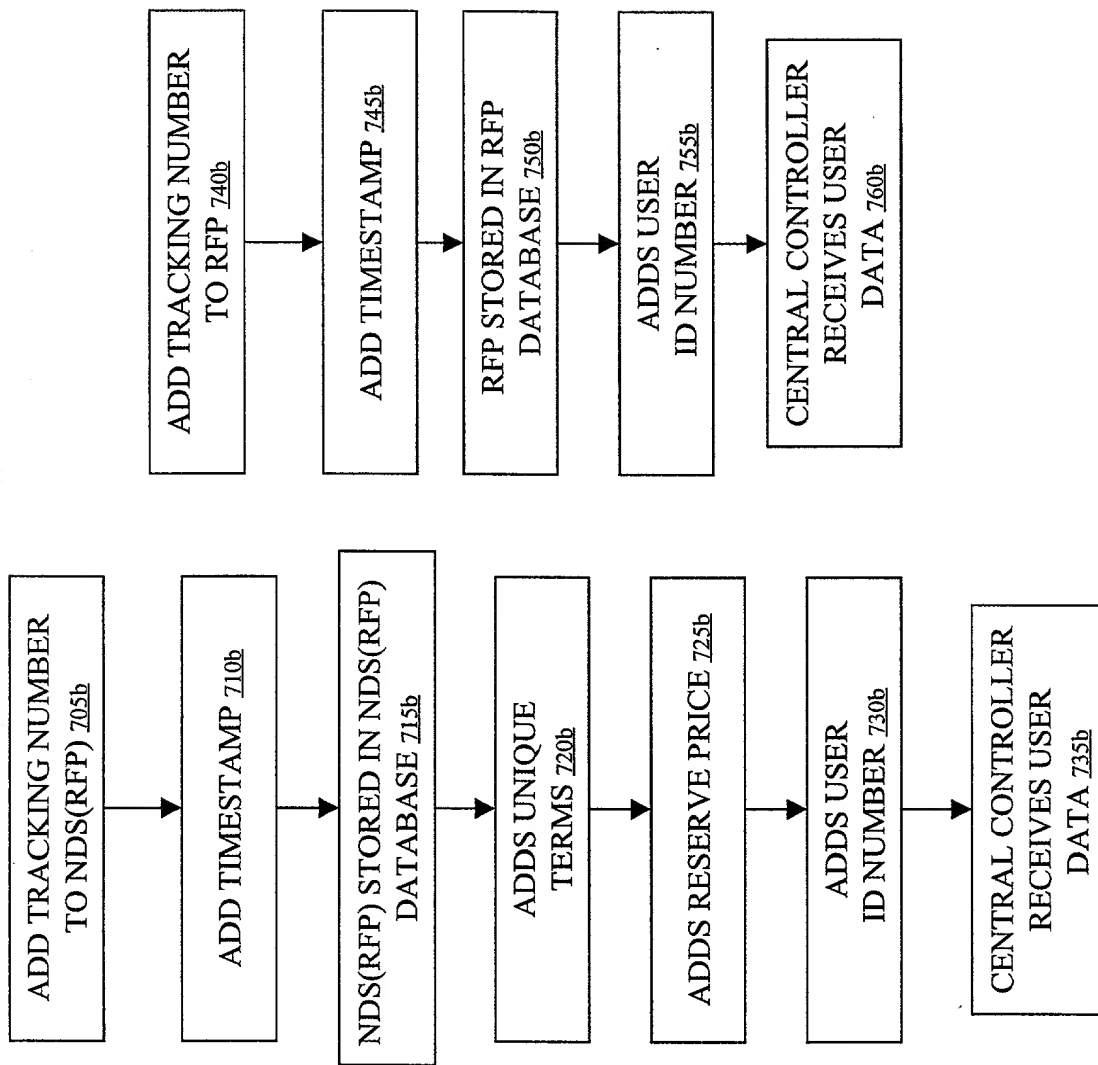


FIGURE 7b

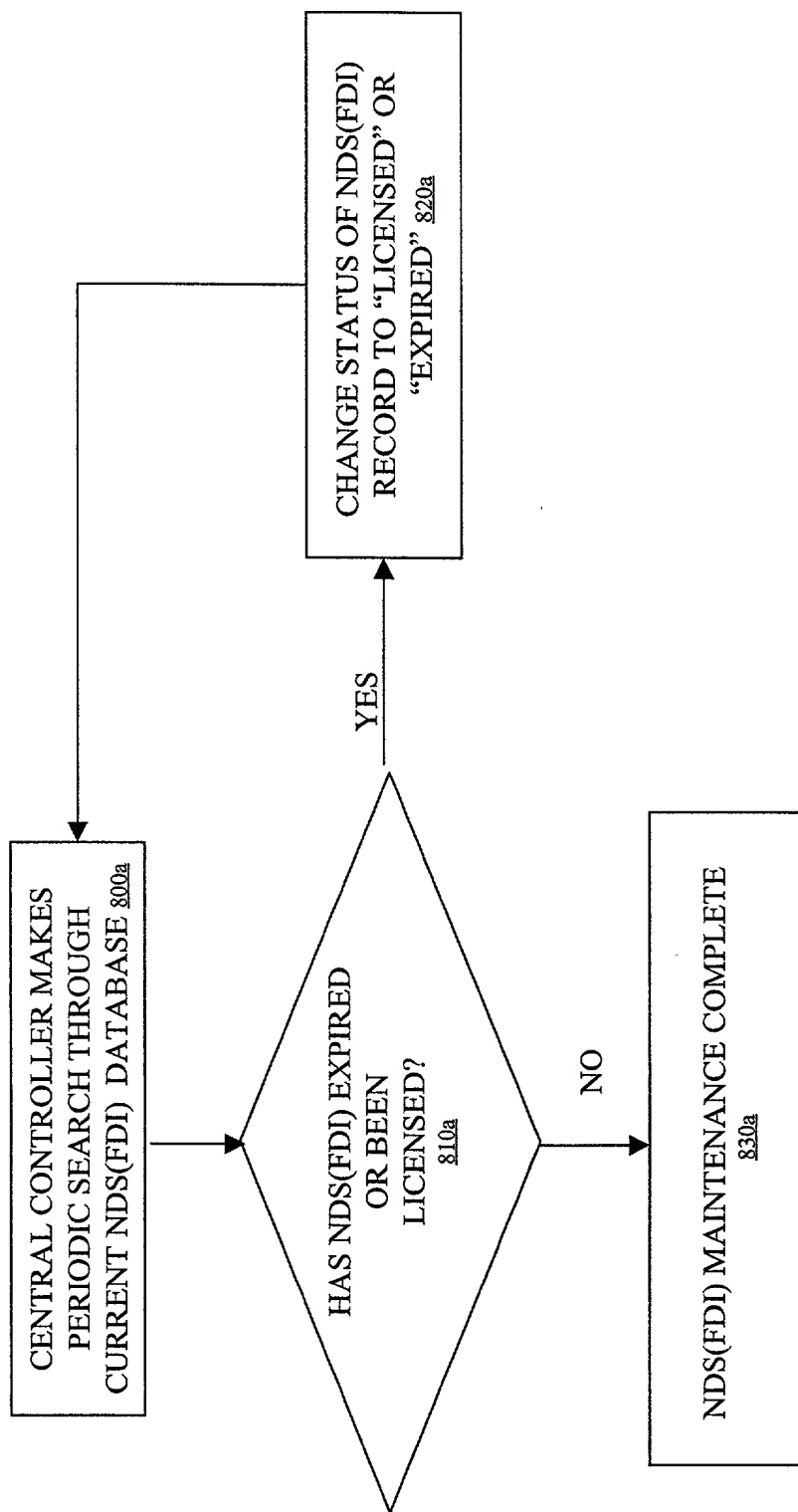


FIGURE 8a

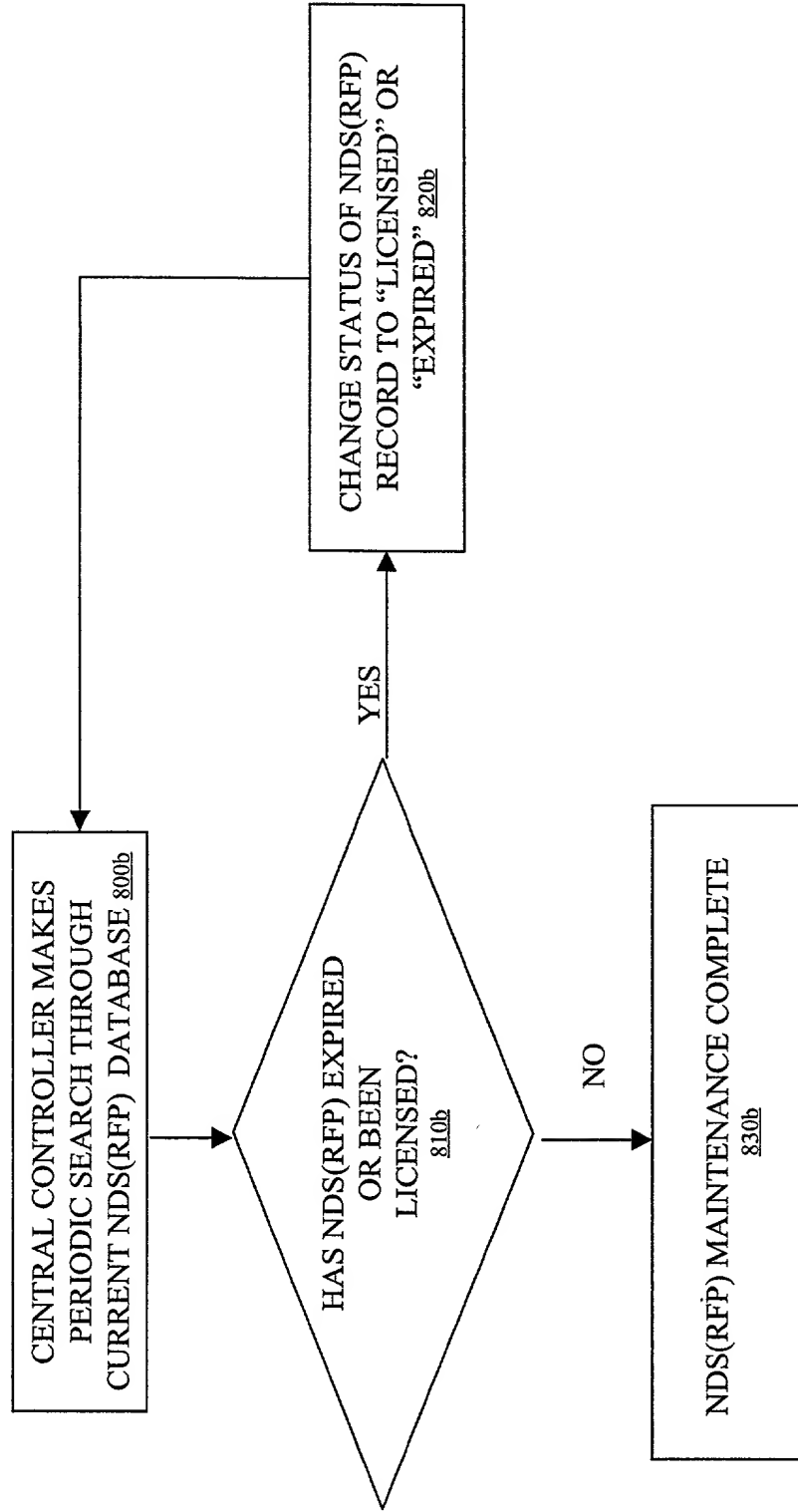


FIGURE 8b

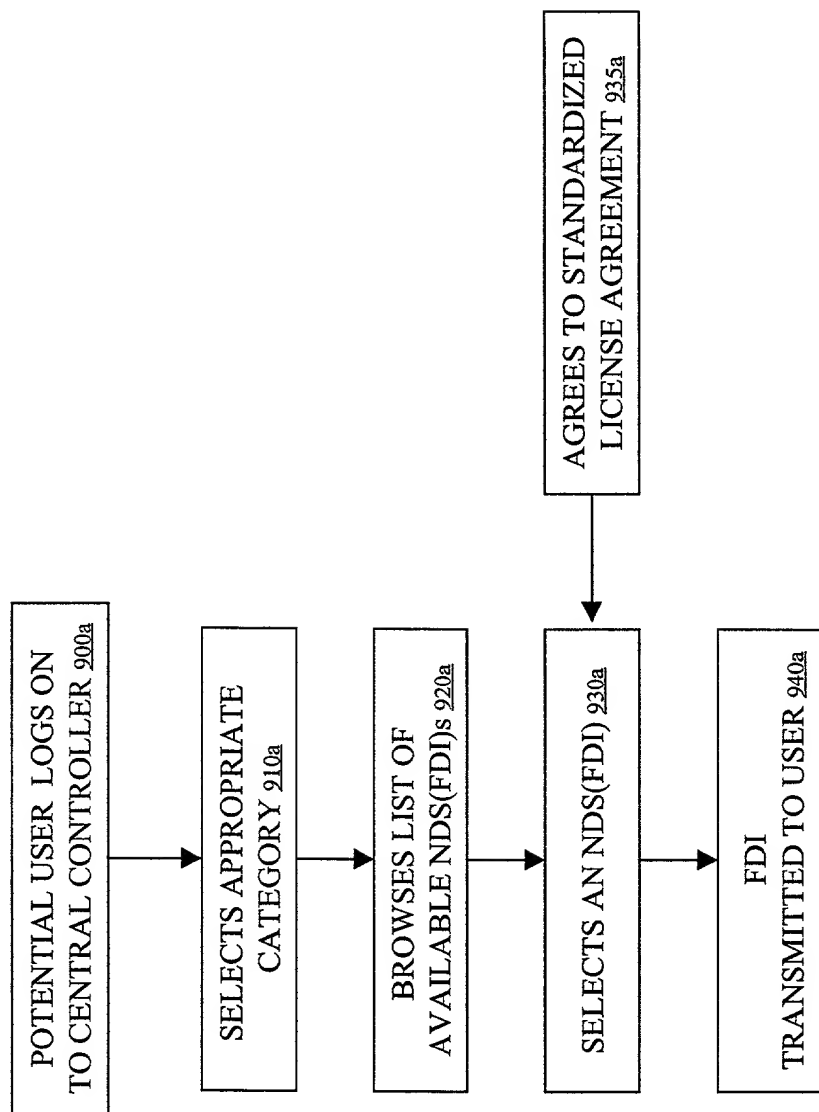


FIGURE 9a

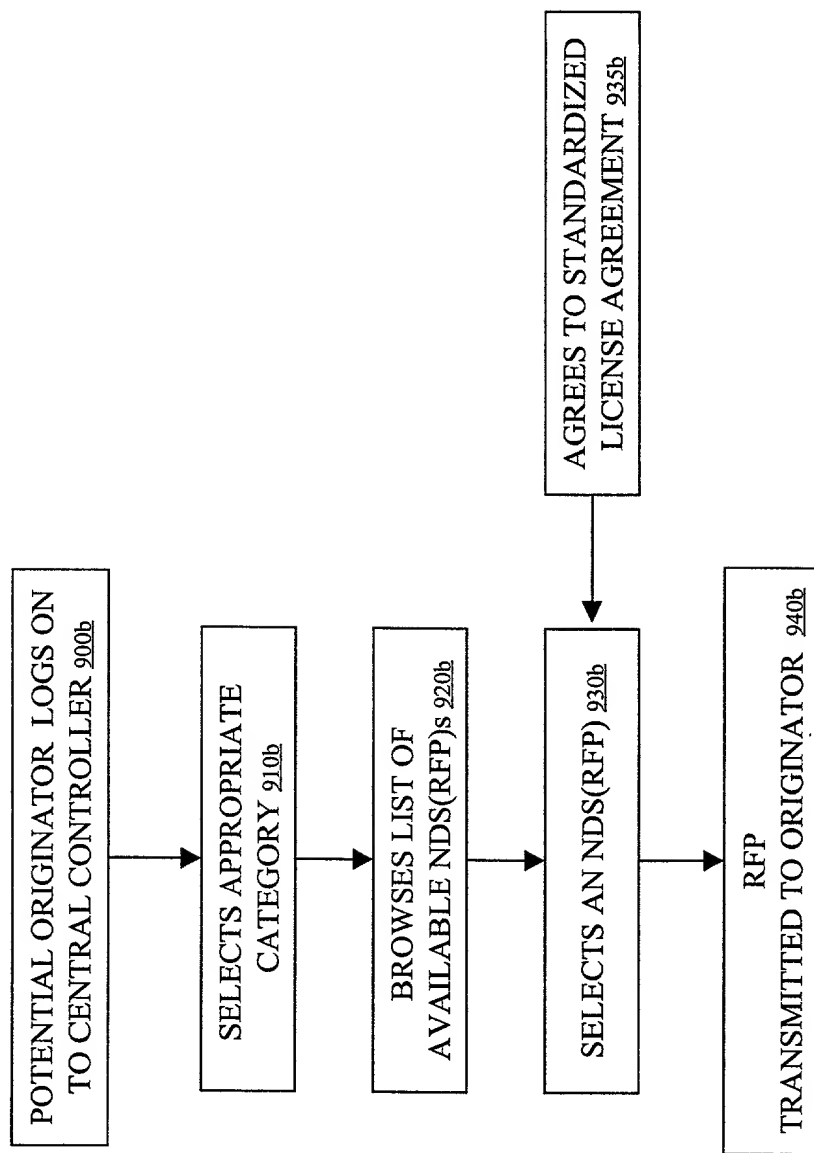


FIGURE 9b

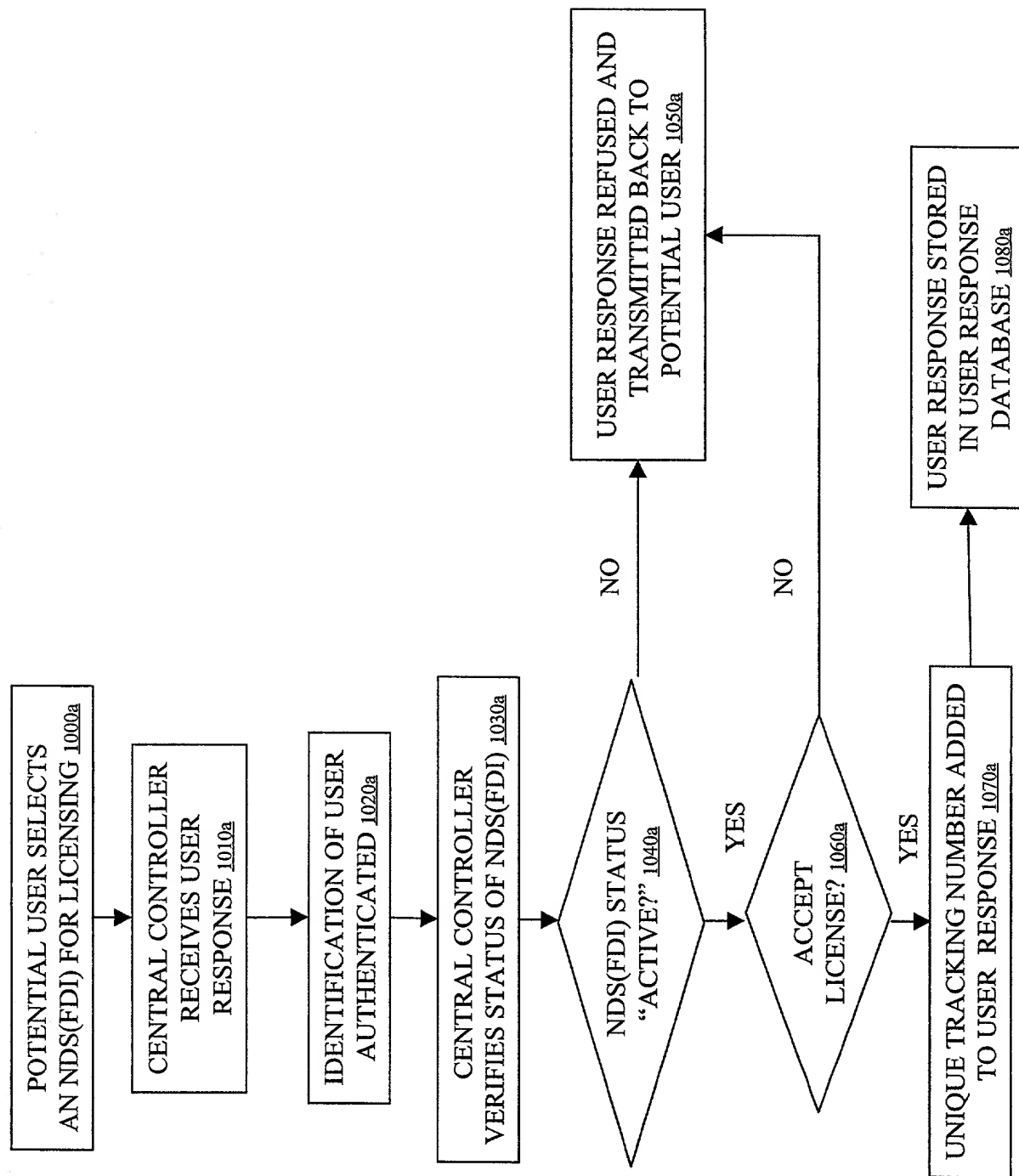


FIGURE 10a

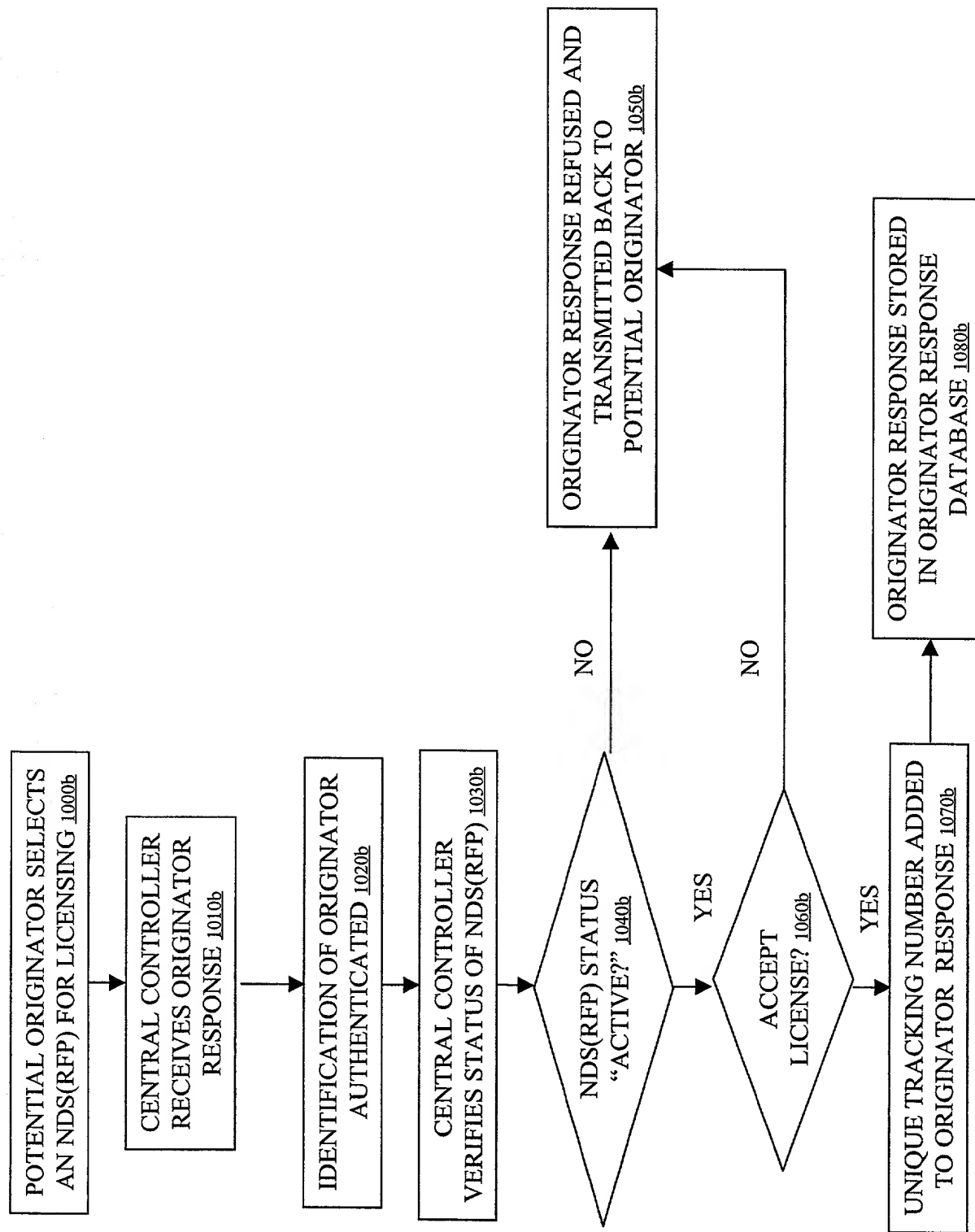


FIGURE 10b

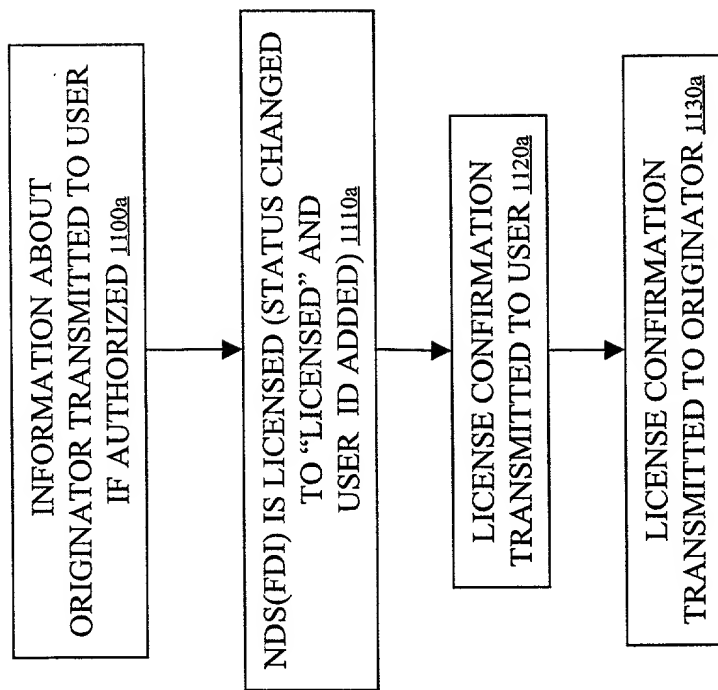


FIGURE 11a

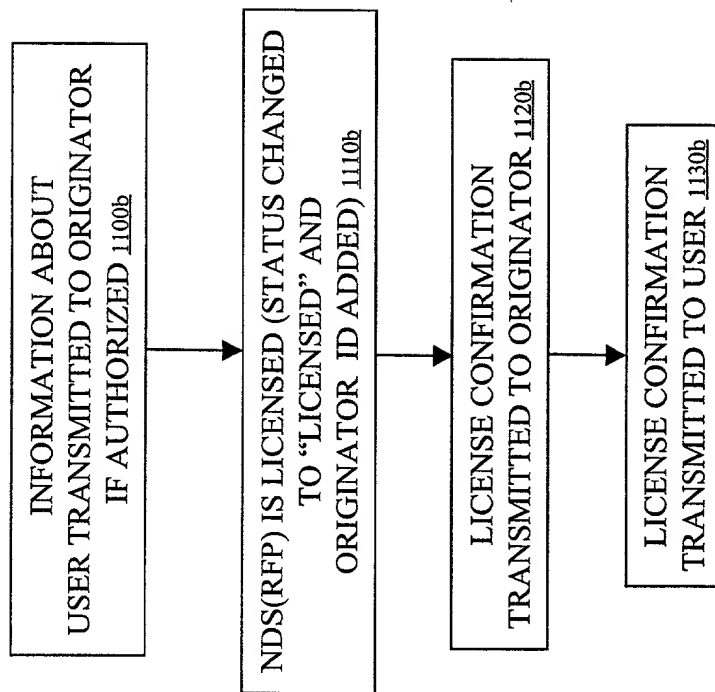


FIGURE 11b

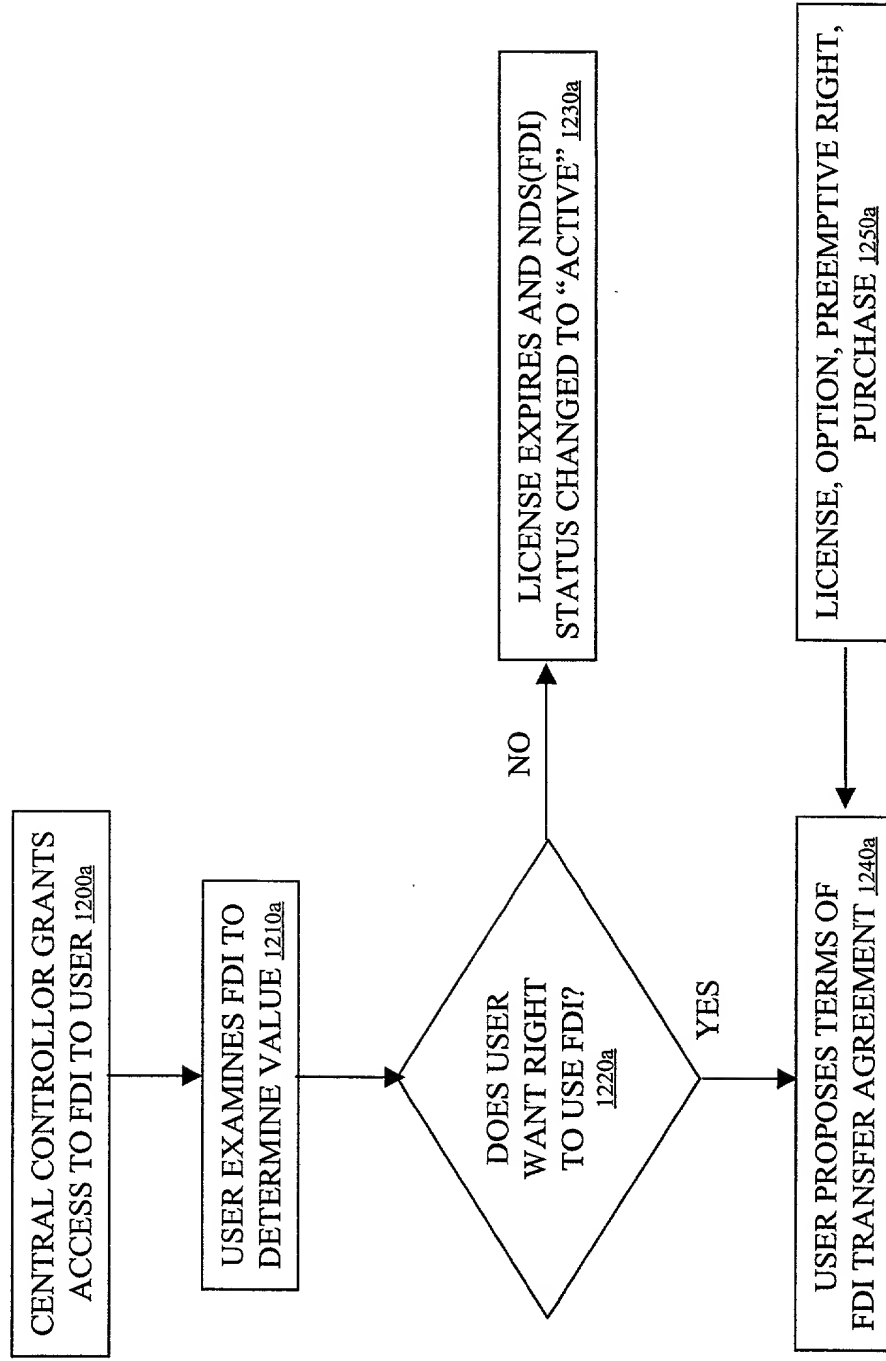


FIGURE 12a

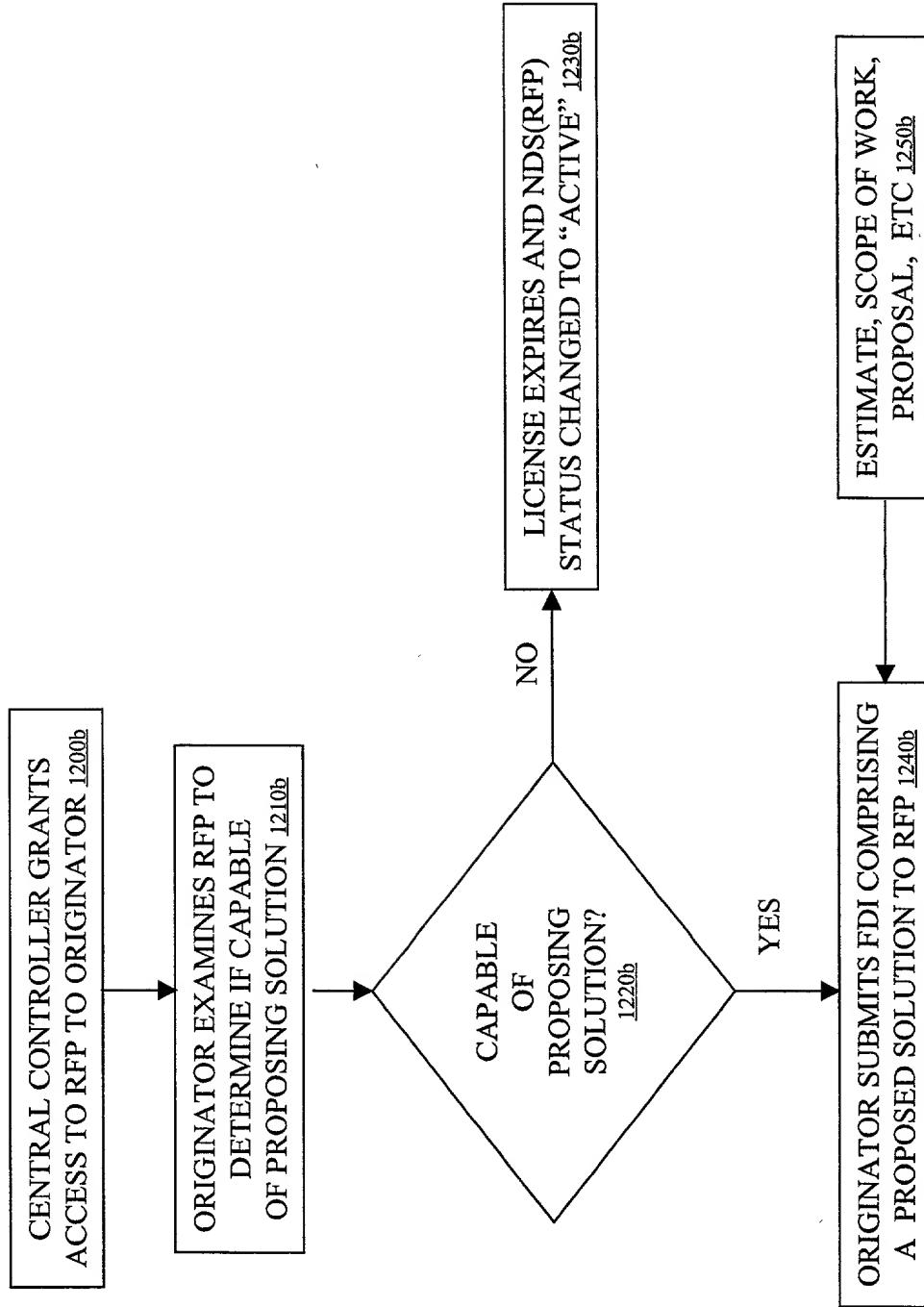


FIGURE 12b

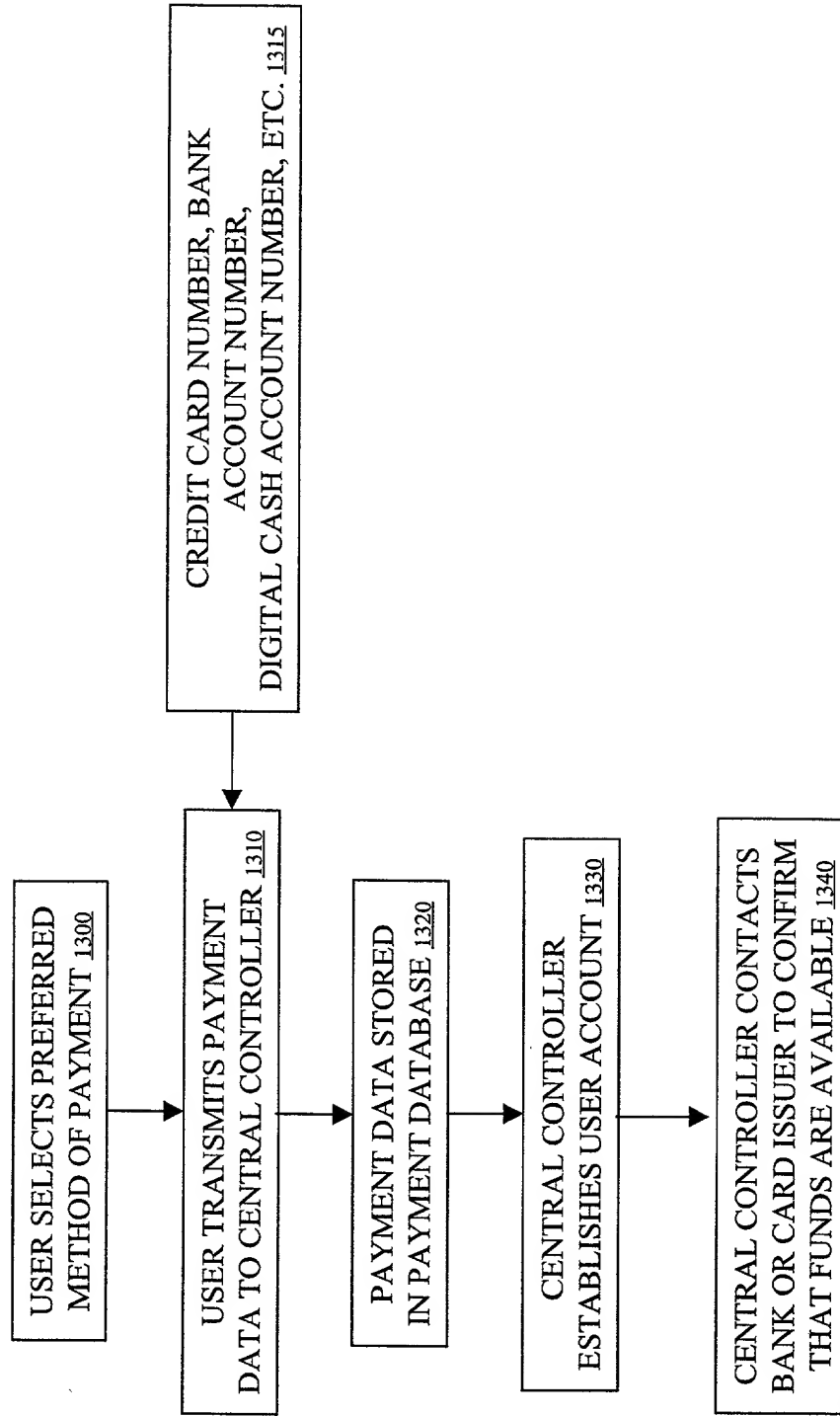


FIGURE 13

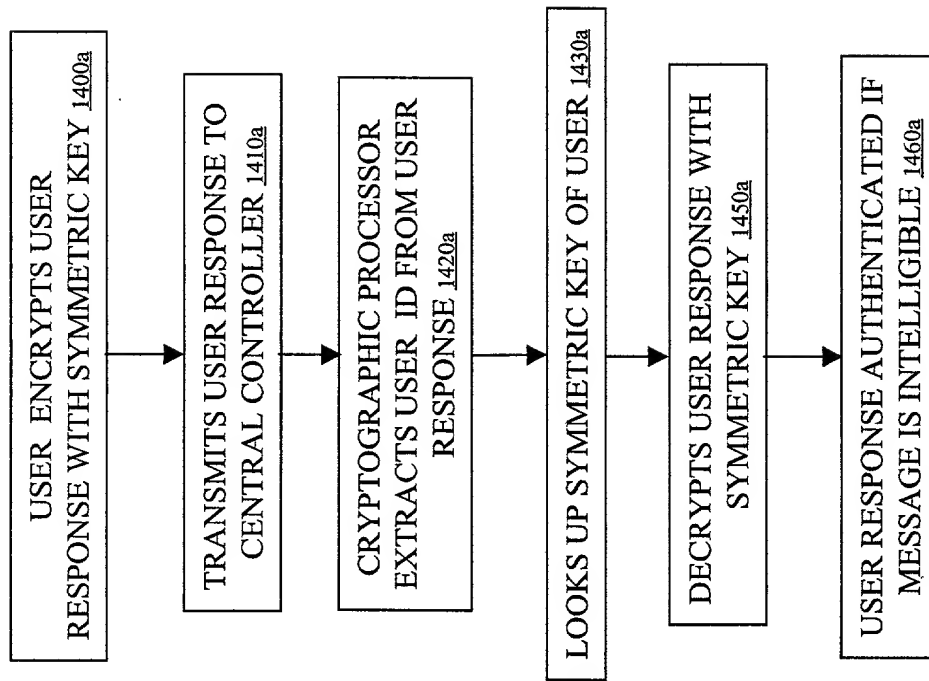


FIGURE 14a

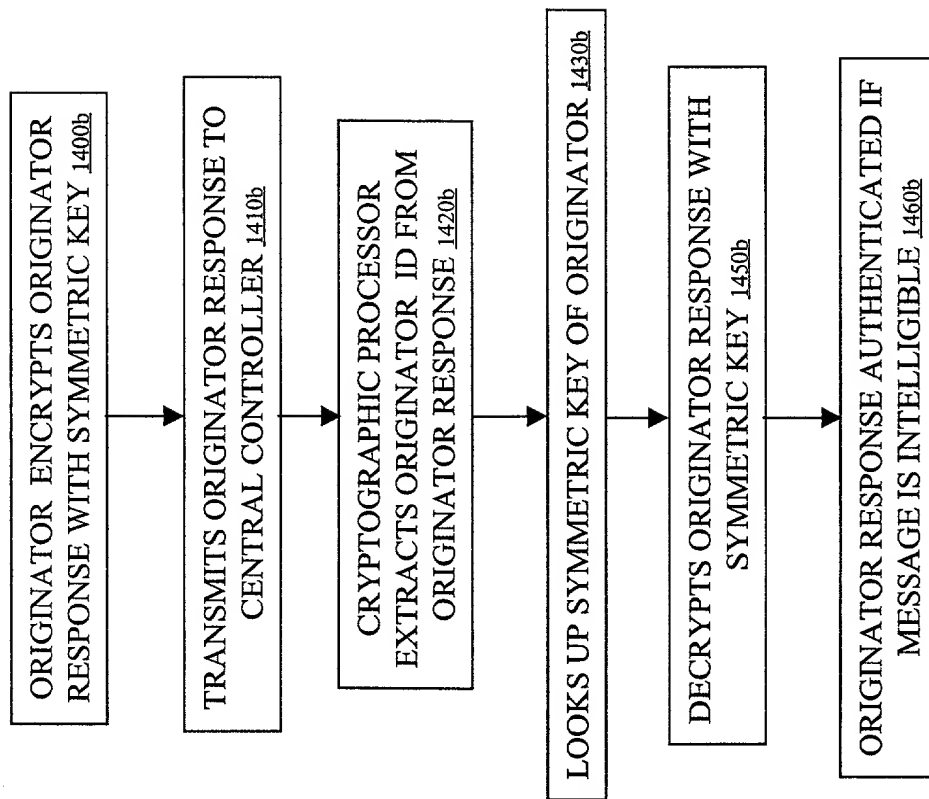


FIGURE 14b

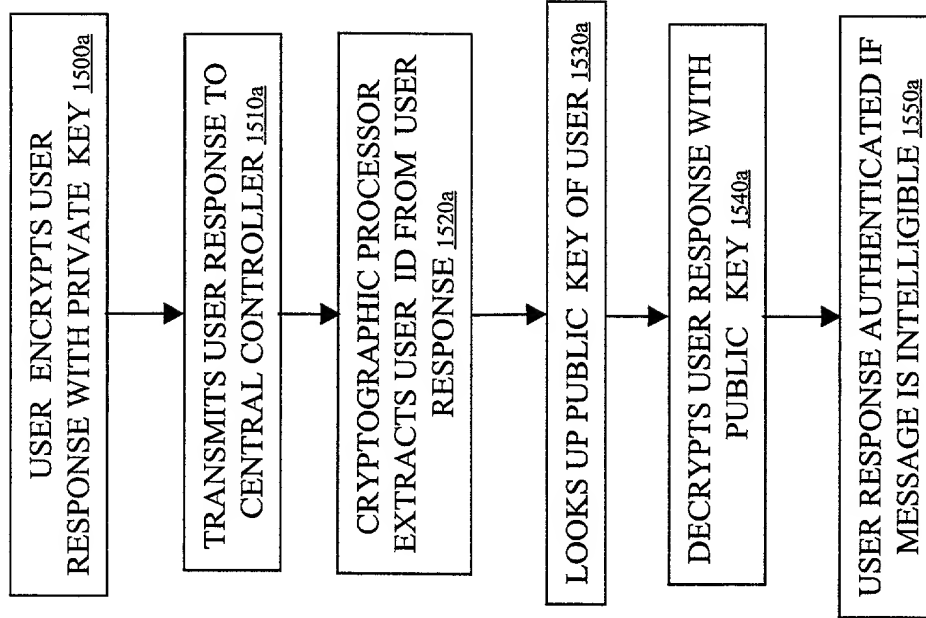


FIGURE 15a

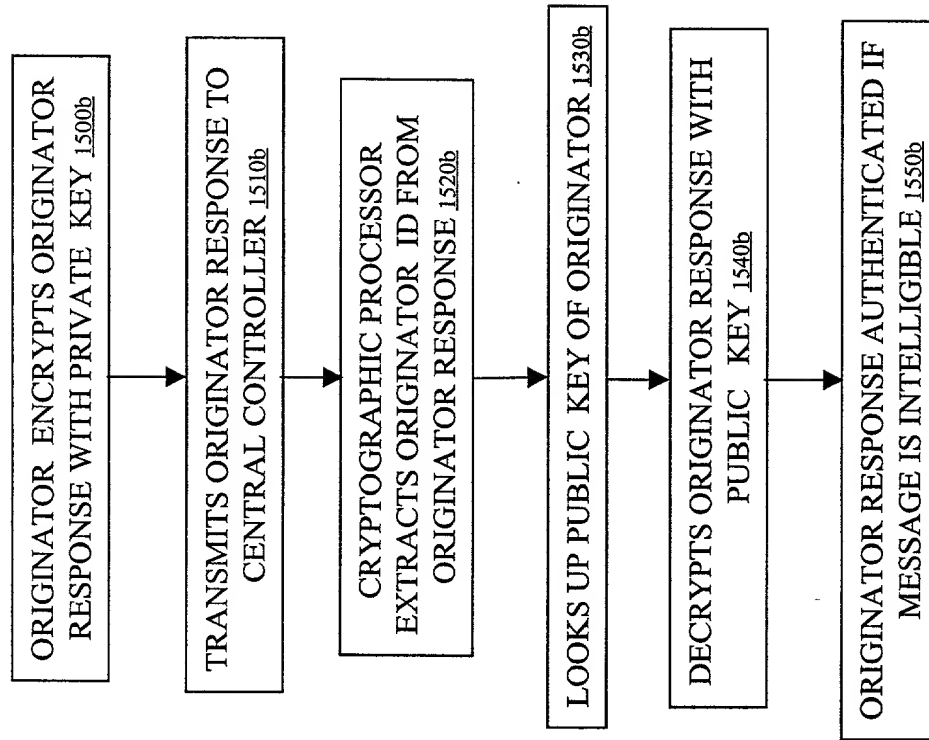


FIGURE 15b

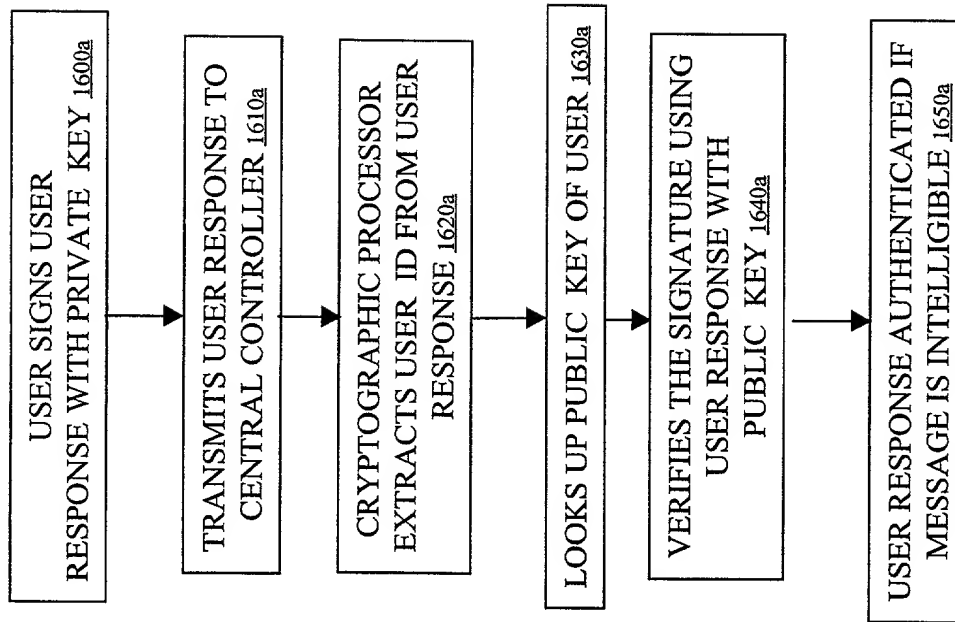


FIGURE 16a

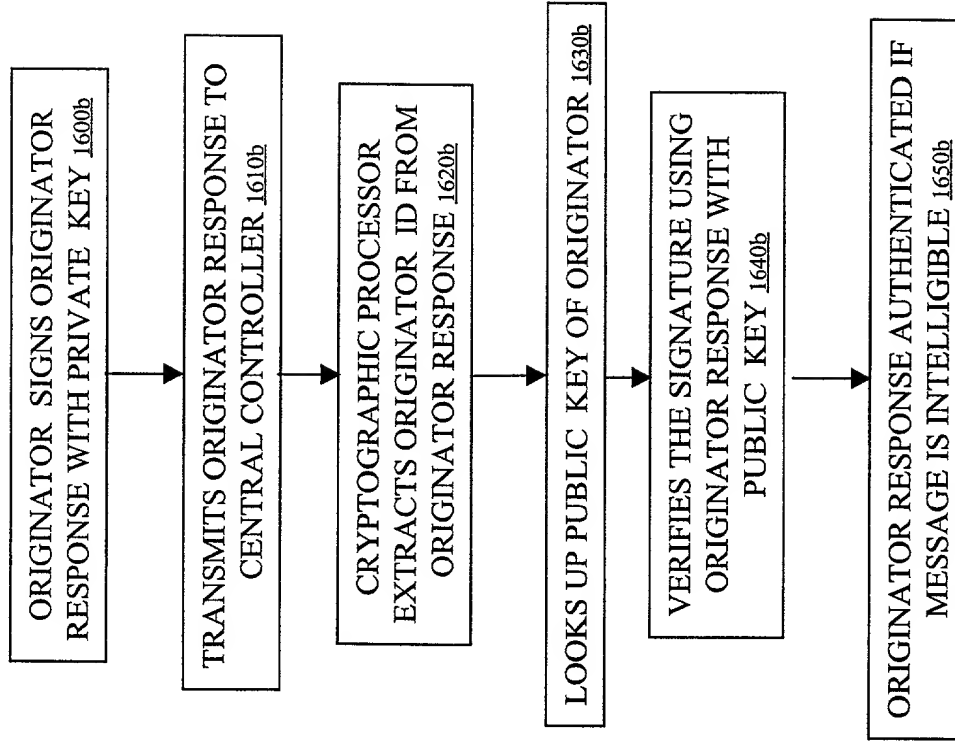


FIGURE 16b

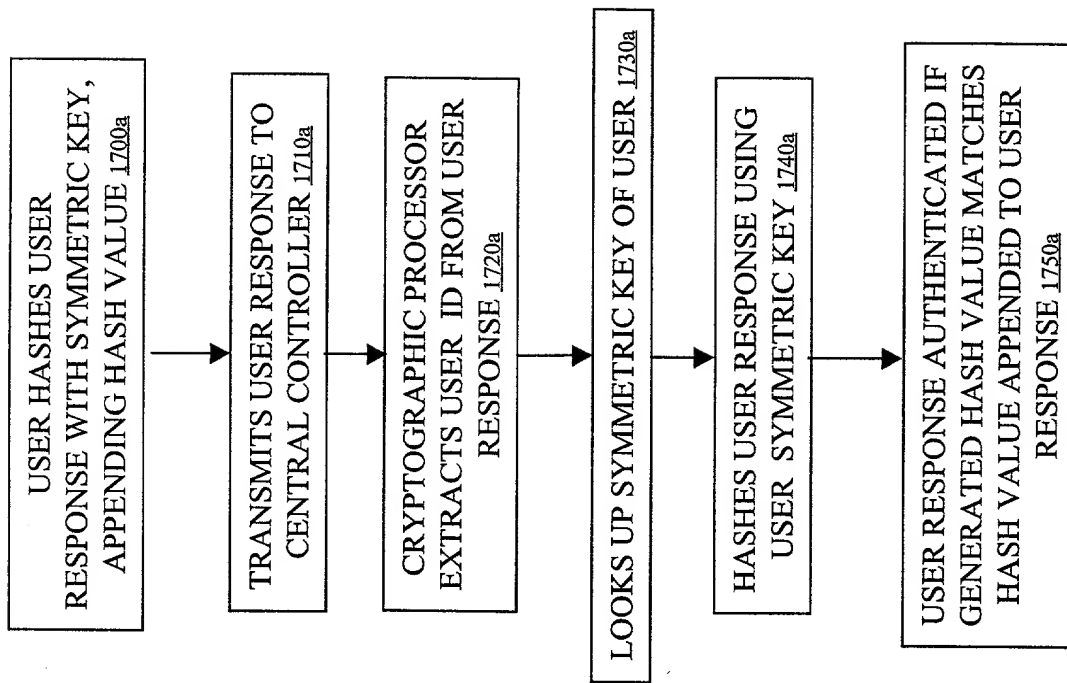


FIGURE 17a

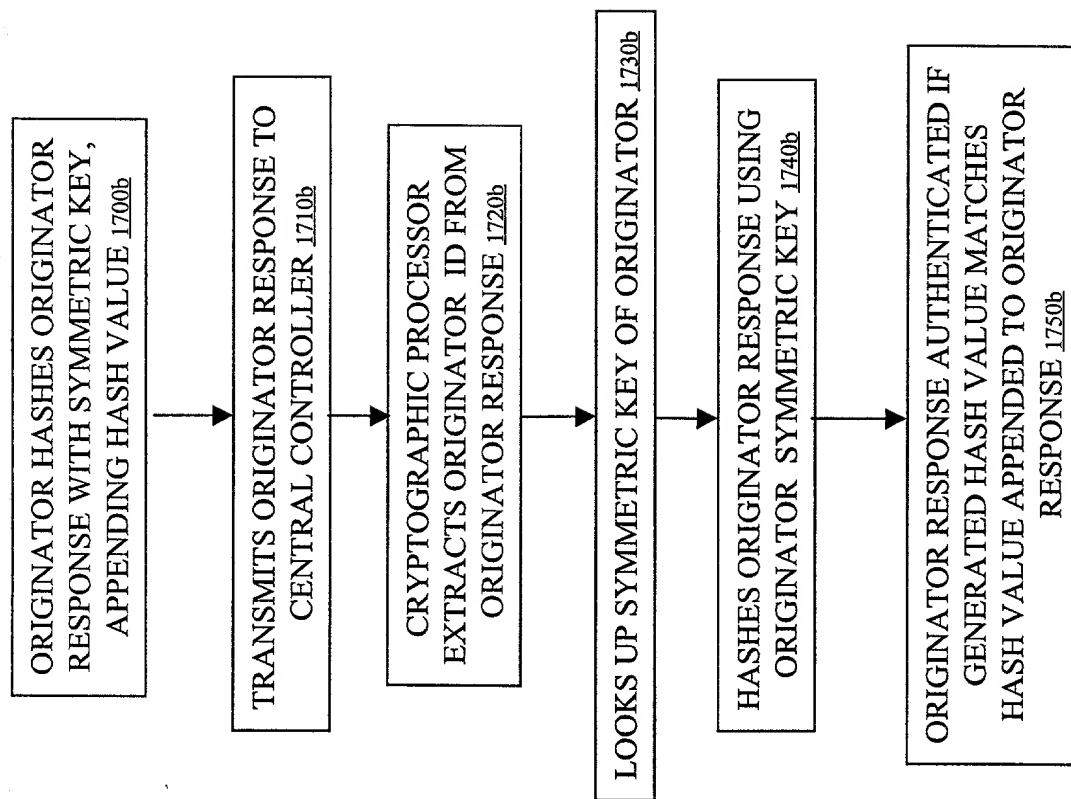


FIGURE 17b

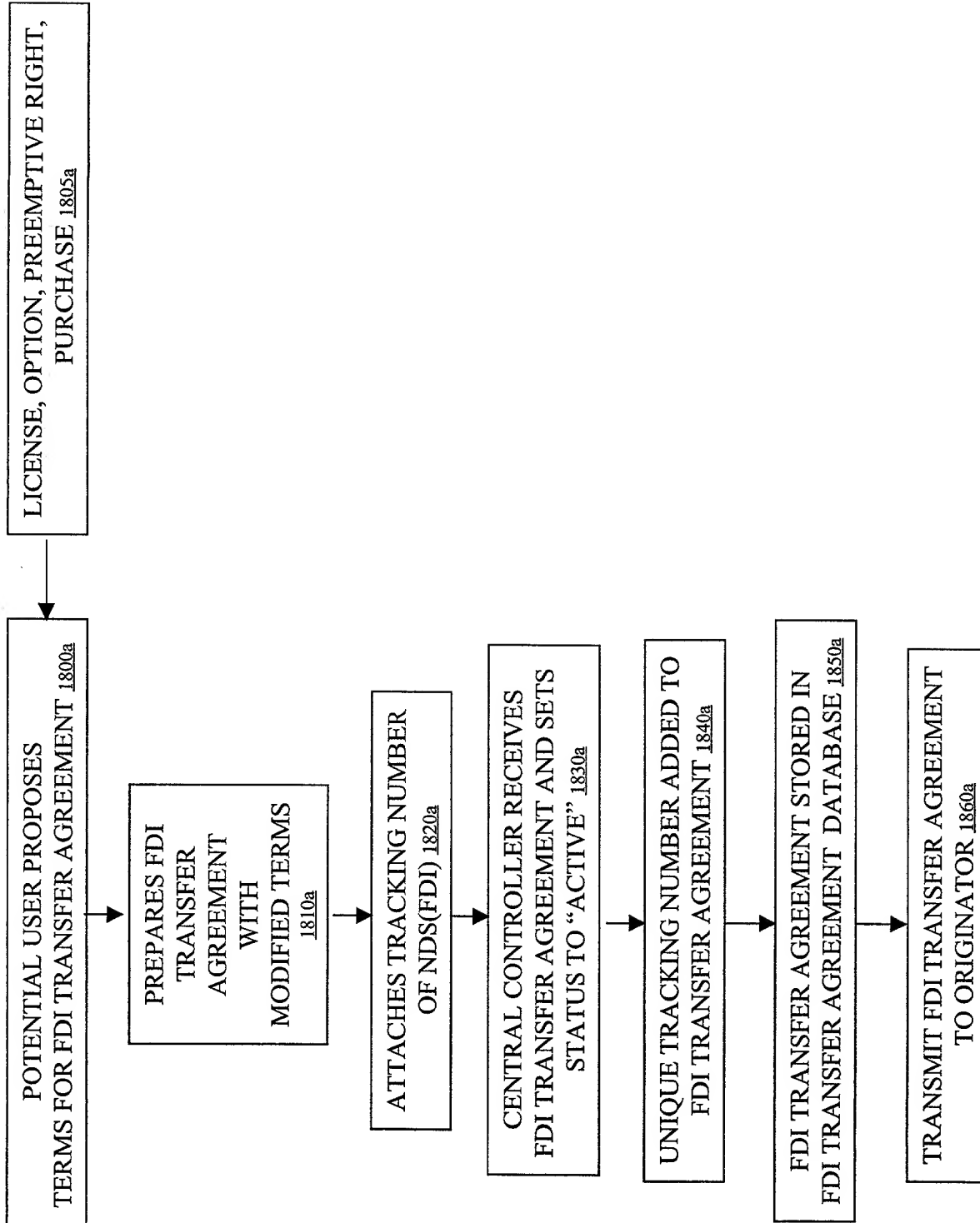


FIGURE 18a

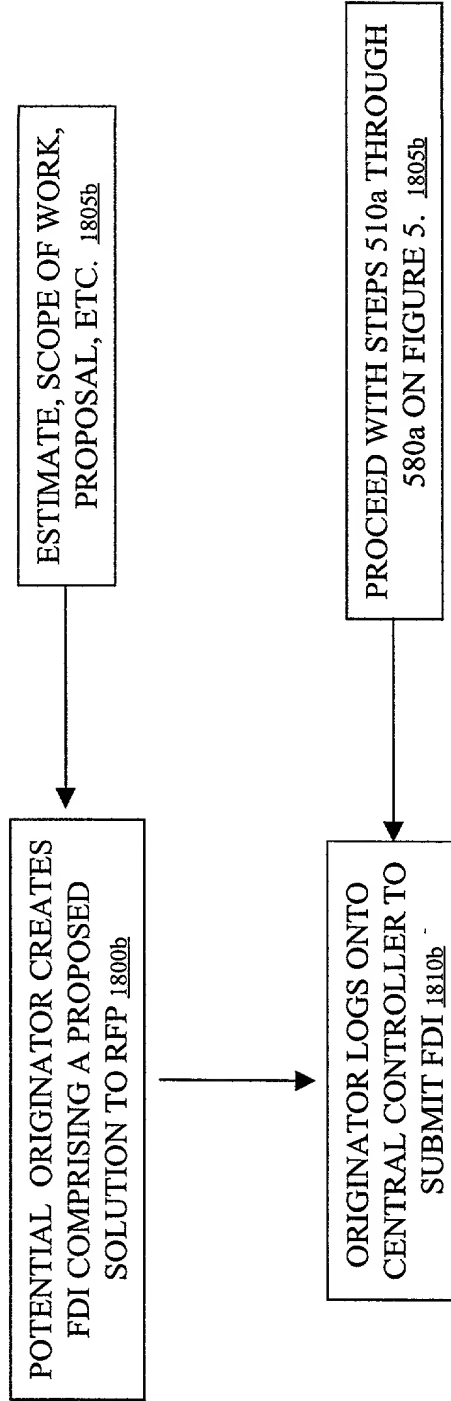


FIGURE 18b

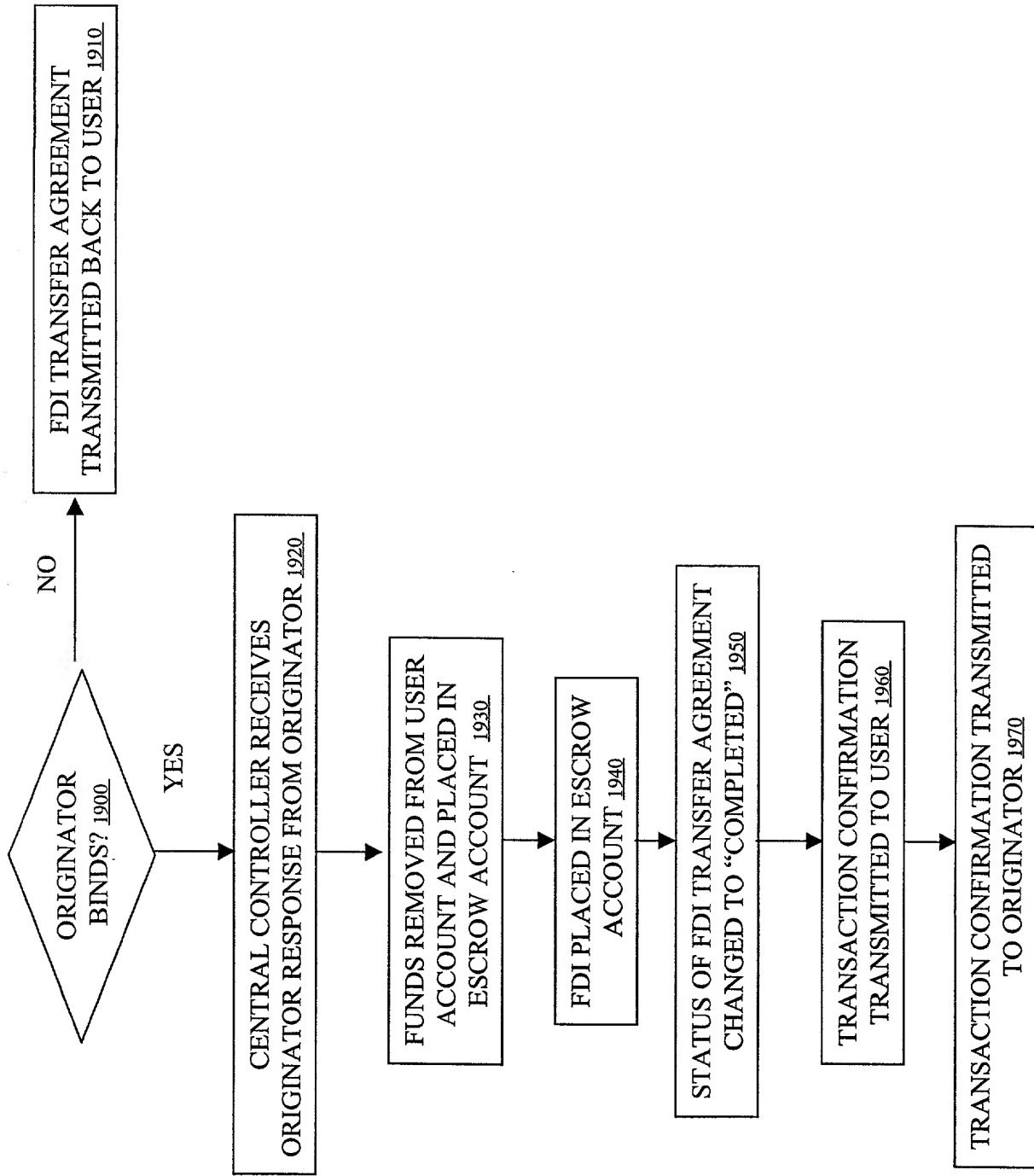


FIGURE 19

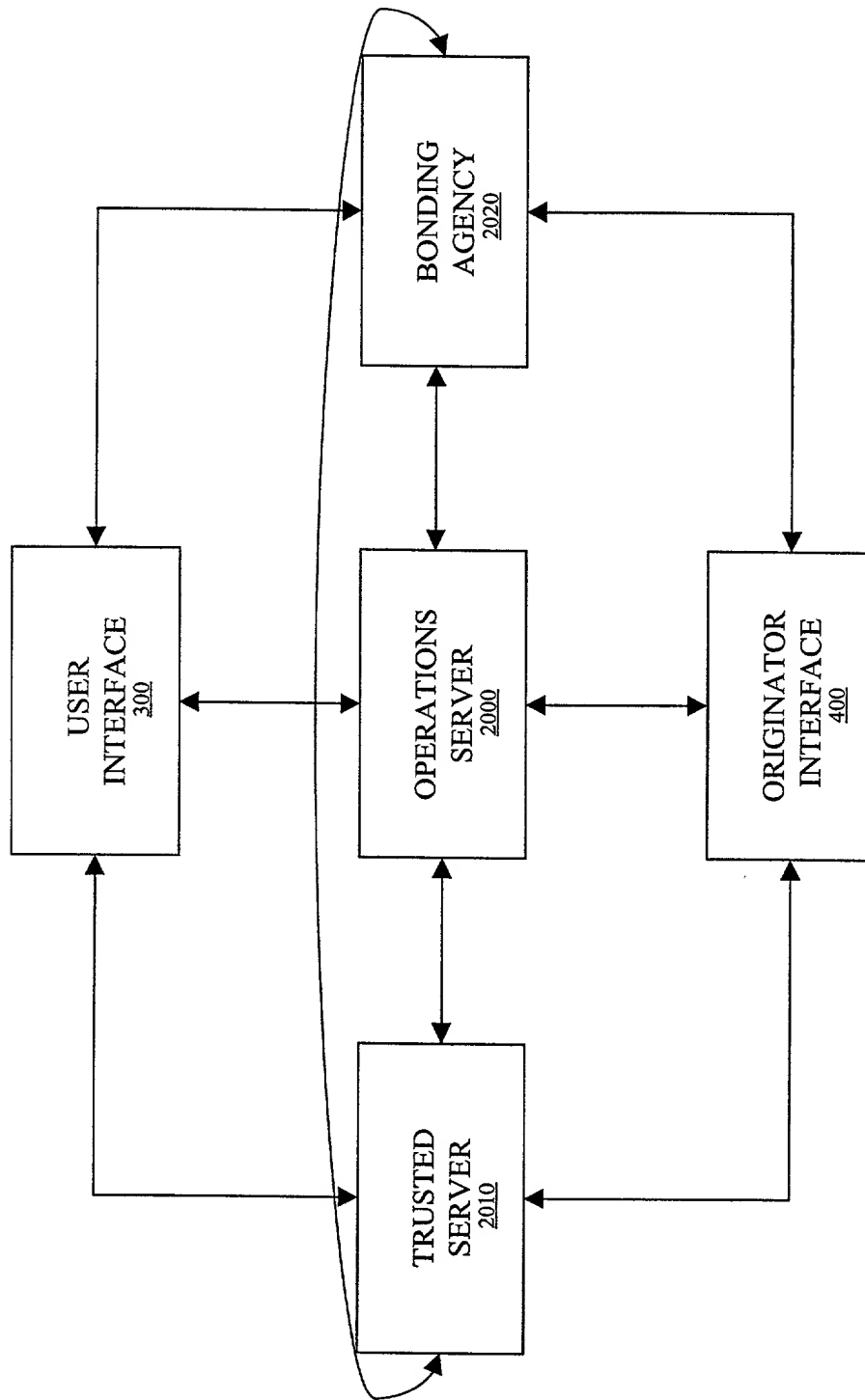


FIGURE 20